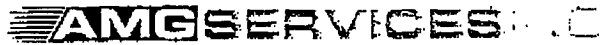


# EXHIBIT N

FILED UNDER SEAL

Received by KDOL April 11, 2011 17:00



## TERMINATION NOTICE

Effective Date

03/30/11.

Employee Name Susan oxenford		
Company/Department Name USFC Processing		Job Title Processor
Status <input checked="" type="checkbox"/> Regular FT <input type="checkbox"/> Temp	Workstation Number 281	Phone Extension 418
Desk Key? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Badge Returned? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Remote Access? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
Termination Reason Susan Oxenford has reached her 5 <sup>th</sup> error in one month, she was suspended in January and had reached the terminatin point in progressive discipline.		
Special Comments: i.e. Personal items and check pick up, etc.		

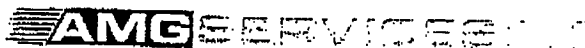
# For Your Info.

Oxenford  
Exhibit  
12

CONFIDENTIAL

AMG\_00188503

Received by KDOL April 11, 2011 17:00



10895 Lowell Avenue, Suite 100  
Overland Park KS 66210  
Phone: 913-648-5858  
Fax: 913-338-0143

March 30, 2011

Susan Oxenford  
USFC - Processing

Subject: Letter of Termination – Performance/Conduct

This letter is to advise you of your termination from AMG Services, Inc. effective Wednesday March 30, 2011. The reason(s) for termination is as follows:

Susan will be receiving her fifth error in one month today. This would be the next step in the discipline process which is termination. Following are the cause for each error:

03/03/2011 – Customer requested payout on 03/03/11; the payout was not processed.

03/02/2011 – Customer requested payoff for 03/04/11; the payoff was processed for 03/03/11.

03/21/2011 – Customer faxed loan documents that were complete and signed; the loan documents were marked invalid.

03/14/2011 – Customer requested two day extension; the extension was not processed.

03/28/2011 – Customer emailed stating they wanted reactive but the link was too old. Susan did not send a new link nor called the customer, only sent customer "pleases call". Customer had not still been reactivated when checking the account on 03/29/2011. In asking Susan what she did in these cases normally, she stated that she would send a new link and call if she had the time in order to assist with reactivation.

On January 10, 2011 was issued a three day suspension for intentionally placing documentation into the message manager which results in errors.

On August 20, 2010 was issued a Letter of Warning regarding your unprofessional conduct and behavior by expressing negative feelings regarding company policies, rules and regulations.

On April 20, 2010 was issued an Official Discussion for making inappropriate comments to a customer via email.

On April 13, 2010 was written up for approaching a member of management in the lunch room and ranting and raving loudly.

In accordance with Employee Handbook, Part 701, "The following is an example of infractions of rules of conduct that may result in disciplinary action, up to and including termination from employment:

- Unsatisfactory performance or conduct"

Crystal Cram  
Director of Operations

**For Your Info.**

Received by KDOL April 11, 2011 17:00

**AMG SERVICES, INC.**  
**Employee Handbook**

**701 Employee Conduct and Work Rules**

To ensure orderly operations and provide the best possible work environment, AMG SERVICES expects employees to follow rules of conduct that will protect the interests and safety of all employees and the organization.

It is not possible to list all the forms of behavior that are considered unacceptable in the workplace. The following are examples of infractions of rules of conduct that may result in disciplinary action, up to and including termination of employment:

- Theft or inappropriate removal or possession of property
- Falsification of timekeeping records
- Working under the influence of alcohol or illegal drugs
- Possession, distribution, sale, transfer, or use of alcohol or illegal drugs in the workplace, while on duty, or while operating employer-owned vehicles or equipment
- Fighting or threatening violence in the workplace
- Boisterous or disruptive activity in the workplace
- Negligence or improper conduct leading to damage of employer-owned or customer-owned property
- Insubordination or other disrespectful conduct
- Violation of safety or health rules
- Smoking in prohibited areas
- Sexual or other unlawful or unwelcome harassment
- Possession of dangerous or unauthorized materials, such as explosives or firearms, in the workplace
- Excessive absenteeism or any absence without notice
- Unauthorized absence from work station during the workday
- Unauthorized use of telephones, mail system, or other employee-owned equipment
- Unauthorized disclosure of business trade secrets or confidential information
- Violation of personnel policies
- Unsatisfactory performance or conduct

Employment with AMG SERVICES is at the mutual consent of AMG SERVICES and the employee, and either party may terminate that relationship at any time, with or without cause, and with or without advance notice.

**702 Drug and Alcohol Use**

It is AMG SERVICES desire to provide a drug-free, healthful, and safe workplace. To promote this goal, employees are required to report to work in appropriate mental and physical condition to perform their jobs in a satisfactory manner.

While on AMG SERVICES premises and while conducting business-related activities off AMG SERVICES premises, no employee may use, possess, distribute, sell, or be under the influence of alcohol or illegal drugs. The legal use of prescribed drugs is permitted on the job only if it does not

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**For Your Info.**